

**Information to identify the case:**

Debtor 1 **Richard P. Barnes II**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3570**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **18-24483-GLT**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Richard P. Barnes II

9/23/21

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Richard P. Barnes, II  
Debtor

Case No. 18-24483-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala

Page 1 of 3

Date Rcvd: Sep 23, 2021

Form ID: 318

Total Noticed: 25

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2021:**

Recip ID	Recipient Name and Address
db	+ Richard P. Barnes, II, 700 Duncan Avenue, Apt. # 1520, Pittsburgh, PA 15237-5080
r	+ BK Global Real Estate Services, 1095 Broken Sound Pkwy NW, Suite 100, Boca Raton, FL 33487-3503
r	EXP Realty, 1653 McFarland Road, Pittsburgh, PA 15216-1810
15405088	+ Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14949742	+ Freedom Mortgage Corp, 10500 Kincaid Dr, Fishers, IN 46037-9764
14982448	+ Freedom Mortgage Corporation, Freedom Mortgage Corp., Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764
15284769	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15405087	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QNLCARDIELLO.COM	Sep 24 2021 03:33:00	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	EDI: PENNDEPTREV	Sep 24 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 23 2021 23:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 24 2021 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 23 2021 23:32:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14956225	EDI: GMACFS.COM	Sep 24 2021 03:33:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14949737	+ EDI: GMACFS.COM	Sep 24 2021 03:33:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14978084	EDI: BECKLEE.COM	Sep 24 2021 03:33:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14949738	+ EDI: AMEREXPR.COM	Sep 24 2021 03:33:00	Amex, P.o. Box 981537, El Paso, TX 79998-1537
14949739	+ EDI: CAPITALONE.COM	Sep 24 2021 03:33:00	Capital One, Attn: Bankruptcy, P.O. Box 30273, Salt Lake City, UT 84130-0273
14949740	+ EDI: CITICORP.COM	Sep 24 2021 03:33:00	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14949741	EDI: JPMORGANCHASE	Sep 24 2021 03:33:00	Chase Card, P.o. Box 15298, Wilmington, DE 19850

District/off: 0315-2

User: aala

Page 2 of 3

Date Recd: Sep 23, 2021

Form ID: 318

Total Noticed: 25

14963577	Email/PDF: resurgentbknotifications@resurgent.com	Sep 23 2021 23:40:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14949743	+ Email/Text: bk@lendingclub.com	Sep 23 2021 23:32:00	Lending Club Corp, 71 Stevenson, San Francisco, CA 94105-2934
14949744	EDI: CBS7AVE	Sep 24 2021 03:33:00	Monroe & Main, 1112 7th Ave., Monroe, WI 53566-1364
14981579	EDI: PRA.COM	Sep 24 2021 03:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14958864	+ EDI: RECOVERYCORP.COM	Sep 24 2021 03:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14968868	Email/PDF: resurgentbknotifications@resurgent.com	Sep 23 2021 23:40:29	Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
14949745	+ EDI: RMSC.COM	Sep 24 2021 03:33:00	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
aty	*+	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 23, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmllawgroup.com
Glenn R. Bartifay	on behalf of Debtor Richard P. Barnes II gbartifay@bartifaylaw.com, sfallat@bartifaylaw.com;gbartifay@yahoo.com
Jeremy J. Kobeski	on behalf of Creditor FREEDOM MORTGAGE CORPORATION pawb@fedphe.com mcupec@grenenbirsic.com
Maria Miksich	on behalf of Creditor FREEDOM MORTGAGE CORPORATION mmiksich@kmllawgroup.com
Mario J. Hanyon	

District/off: 0315-2

User: aala

Page 3 of 3

Date Rcvd: Sep 23, 2021

Form ID: 318

Total Noticed: 25

on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbefc@brockandscott.com  
mario.hanyon@brockandscott.com

Natalie Lutz Cardiello

on behalf of Trustee Natalie Lutz Cardiello ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com

Natalie Lutz Cardiello

ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Robert Davidow

on behalf of Creditor FREEDOM MORTGAGE CORPORATION robert.davidow@phelanhallinan.com

TOTAL: 9